

## **REMARKS/ARGUMENTS**

### **Claim Amendments**

The Applicant has made amendments to claims 1-3, 5-11 and 13 to correct minor discrepancies and to more clearly and distinctly claim the invention to which the Applicant is entitled. The Applicant respectfully submits no new matter has been added. Accordingly, claims 1-3, 5-11 and 13 are pending in the application. Favorable consideration of the application is respectfully requested in view of the foregoing amendments and the following remarks.

### **Claim Rejections – 35 U.S.C. § 103 (a)**

Claims 1-3, 5-11 and 13 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Taskett (US Patent 5,991,748) in view of Disclosed Prior Art (applicant's specification). The Applicant respectfully traverses the rejection of these claims.

In a previous Response to Office Action, (bottom of page 10, March 26, 2004 response) the following statement was made in the Applicant's argument: "A prepaid voucher may be purchased and the value of the voucher is recorded in a database (essentially a prepaid account) associated with an individual user, in an intelligent network." The Applicant's representative misapplied the association of the database with the user. There are two databases or two sections of a database and the voucher value is recorded in a database which is not connected to the individual user. The value of the funds provided the voucher and recorded in the first database may be retrieved by any user that has the identifier provided by the voucher; not just the purchaser of the voucher. The amendments have been made to correct the intent of the claims and more clearly and distinctly claim the invention to which the Applicant is entitled.

The Taskett reference appears to disclose a method of regenerating or adding funds to a prepaid remote memory account. (Abstract) An integrated transaction card is issued to a consumer and is used for accessing a host computer system. The host

system stores information relating to the transaction card so that the host system can transfer funds to the card without having to prompt the consumer to provide the necessary transfer information. (Abstract) In other words, the method allows a consumer to refill a prepaid card without having to supply information that would normally be entered manually by the consumer.

The Applicant's Disclosed Prior Art is cited for supplying the elements missing from the Taskett reference. It is noted in the Detailed Action that Intelligent Networks are old and well known in the art. (Specification, page 2) Also, it was stated that it would have been obvious to modify Taskett by incorporating an intelligent network to capture the benefits of an IN advantages in controlling services. Considering the amendments to claim 1, the Applicant respectfully asserts that Taskett and the Applicant's Disclosed Prior Art, individually or in combination, do not teach all the limitations of amended claim 1. The current amendments to claim 1 include: the charging controller, the more clearly defined limitations regarding storing voucher funds in a second database and the transferring of a portion of the stored funds to the first database.

The Applicant respectfully directs the Examiner's attention to amended independent Claim 1:

1. (Currently Amended) A method of paying calls and or services in a telecommunications network comprising a charging controller, said charging controller having a first database with user accounts for individual users of the telecommunications network, said user accounts enabling prepaid calls and or an access to various services for said users, the method comprising the steps of:  
accessing a loading service through a user interface, operationally connected to said charging controller; and  
loading into an individual user account a credit amount via the user interface and the loading service, wherein said loading step further comprises the steps of:  
the user purchasing a voucher or similar, wherein the value of the voucher or similar is pre-recorded in a second database;  
the user accessing the voucher or similar record in the second database using an identifier provided by the voucher or similar; and  
transferring a specified value of the voucher or similar record to the individual user account in the first database. (emphasis added)

As described in claim 1, the Applicant's invention uses a charging controller (support for this element is found on page 11, second paragraph of the specification) that has a first database. This first database is set to receive a transferred value from a second database that is used to store funds from vouchers. The voucher record in the second database contains a value according to the purchase price and is accessed using a voucher number. Use of the voucher number to access the database provides anonymity to the individual user. The voucher number is available only to the purchaser of the voucher and is not connected to the purchaser; in fact, there is a blocking field in the second database that is used to prevent access in the event that the voucher is lost or stolen. Additionally, though there are two databases claimed, the invention discloses the use of one database with the voucher value and the individual user account stored in the same database but with no connection. (Figure 3 and the description)

The Taskett reference is cited for opening a prepaid account, loading the prepaid account, entering the amount of the prepaid balance into a dedicated record that is accessible by the loading service and the user being able to access the loading service through a user interface. With the current amendments, the Applicant respectfully submits that the combined Taskett and Applicant's Disclosed Prior Art references do not render the cited claims obvious and requests the withdrawal of the rejection of claim 1.

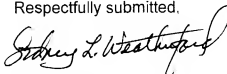
Amended Claims 9 and 13 are analogous to claim 1 and contain similar limitations. This being the case, the Applicant respectfully requests the withdrawal of the rejection of claims 9 and 13. Additionally Claims 2-3, 5-8 and 10-11 recite further limitations in combination with the novel elements of claims 1, 9 and 13. Therefore the allowance of claims 1-3, 5-11 and 13 is respectfully requested.

### CONCLUSION

In view of the foregoing remarks, the Applicant believes all of the claims currently pending in the Application to be in a condition for allowance. The Applicant, therefore, respectfully requests that the Examiner withdraw all rejections and issue a Notice of Allowance for all pending claims.

The Applicant requests a telephonic interview if the Examiner has any questions or requires any additional information that would further or expedite the prosecution of the Application.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Sidney L. Weatherford", written in a cursive style.

By Sidney L. Weatherford  
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Date: February 17, 2006

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